

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Nationstar Mortgage LLC d/b/a Mr. Cooper

In Re:  
Sonda D. Smith  
  
Debtor.



Order Filed on October 17, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-23221 RG

Adv. No.:

Hearing Date: 10/03/2018 @ 10:30 a.m..

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: October 17, 2018**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
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Honorable Rosemary Gambardella  
United States Bankruptcy Judge

(Page 2)

Debtor: Sonda D. Smith

Case No: 18-23221 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage LLC d/b/a Mr. Cooper, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 404 East 41st Street, Paterson, NJ, 07504, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Micklin, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 17, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2018 through September 2018 for a total post-petition default of \$5,980.50 (3 @ \$1,993.50); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,980.50 will be paid over six months by Debtor remitting \$996.75 per month, which additional payments shall begin on October 1, 2018 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2018, directly to Secured Creditor's servicer, Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9741 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Sonda D Smith  
Debtor

Case No. 18-23221-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2018.

db +Sonda D Smith, 175 Myrtle Ave, Passaic, NJ 07055-3138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2018 at the address(es) listed below:

Amy Forman on behalf of Creditor Wynnefield at Somerset Condominium Association, Inc.  
aforman@theassociationlawyers.com

Andrew Micklin on behalf of Debtor Sonda D Smith andrewmicklin@comcast.net,  
ardithreeve@comcast.net

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas V. Rogers on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A. ET.AL. nj.bkecf@fedphe.com

Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
rsolarz@kmlawgroup.com

Sherri Jennifer Smith on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW  
YORK, SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A. ET.AL. nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com

Steven P. Kelly on behalf of Creditor BAC BONY (CWABS2004-11) skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9